

Information to identify the case:

Debtor 1

Nicholas Malta

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1858

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 20-13345-MEH

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas Malta

1/7/25**By the court:** Mark Edward Hall
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nicholas Malta
Debtor

Case No. 20-13345-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 07, 2025

User: admin
Form ID: 3180W

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Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db	+ Nicholas Malta, 42 Dover Court, Tinton Falls, NJ 07712-7765
r	+ Pittenger Realty, 2240 Route 33, Suite 111, Neptune, NJ 07753-6121
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) QUICKEN, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
r	+ Re/Max, 113 Tindall Road, Middletown, NJ 07748-2321
518736782	+ HH Gregg, 3371 Us Highway 1 Spc 34, Lawrence Township, NJ 08648-1301
518736784	+ Littman Jeweler/TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
518736792	+ Ocean County Superior Court, Special Civil Part, 118 Washington Street, Toms River, NJ 08753-7626
518736791	+ Ocean County Superior Court, Special Civil Part - DC-009254-18, 118 Washington Street, Toms River, NJ 08753-7626
518804515	+ QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518736794	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
518736793	+ Quicken Loans, c/o Phelan Hallinan Diamond & Jones, PC, 1617 JFK Blvd., Ste. 1400, Philadelphia, PA 19103-1814
518736795	Quicken Loans Inc., PO Box 6577, Carol Stream, IL 60197-6577
518736796	Renaissance Imaging Medical Assoc., PO Box 190, Simi Valley, CA 93062-0190
518788387	Santander Bank NA, POB 847051, Boston, MA 02284-7051
518736800	+ Sleepy's, 445 Atlantic City Blvd, Bayville, NJ 08721-1877
518736802	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
518736808	Talbots, P.O. Box 740158, Cincinnati, OH 45274-0158
518736809	+ Td Rcs/ Plcc Ii, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 07 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518736761	EDI: WFFC	Jan 08 2025 01:38:00	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518736760	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 07 2025 20:47:00	American Honda Finance, Attn: National Bankruptcy Center, Po Box 166469, Irving, TX 75016
518743121	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 07 2025 20:47:00	American Honda Finance, Po Box 168088, Irving, TX 75016
518747757	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 07 2025 20:47:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518781150	Email/PDF: bncnotices@becket-lee.com	Jan 07 2025 21:09:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518736763	+ Email/PDF: bncnotices@becket-lee.com	Jan 07 2025 21:09:37	Amex, Attn: Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540

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518736762	+ Email/PDF: bncnotices@becket-lee.com	Jan 07 2025 20:58:10	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
518736765	+ EDI: CITICORP	Jan 08 2025 01:32:00	Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
518736764	+ Email/PDF: bncnotices@becket-lee.com	Jan 07 2025 21:30:58	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518736766	Email/Text: bankruptcydepartment@tsico.com	Jan 07 2025 20:47:00	Amex/Dsnb, c/o Altran Financial LP, Po Box 4043, Concord, CA 94524-4043
519300912	Email/Text: notices@bkservicing.com	Jan 07 2025 20:46:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
518736767	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 07 2025 20:47:00	Barclays Bank Delaware/Midland Funding, c/o Leonard H. Franco, Jr., 1037 Raymond Blvd, Ste. 710, Newark, NJ 07102-5423
518736768	EDI: CITICORP	Jan 08 2025 01:32:00	Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
518736769	+ EDI: CITICORP	Jan 08 2025 01:32:00	Best Buy/Citibank North America, c/o Citibank Corp, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518736770	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 07 2025 20:47:00	Best Buy/Citibank North America, c/o Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518736771	+ EDI: CAPITALONE.COM	Jan 08 2025 01:32:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518736772	+ EDI: CAPITALONE.COM	Jan 08 2025 01:32:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518736775	+ EDI: CITICORP	Jan 08 2025 01:32:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
518736777	EDI: DISCOVER	Jan 08 2025 01:32:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518736778	EDI: DISCOVER	Jan 08 2025 01:32:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
518736779	EDI: CITICORP	Jan 08 2025 01:32:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
518736780	EDI: CITICORP	Jan 08 2025 01:32:00	Dsnb Bloomingdales, Po Box 8218, Mason, OH 45040
518736776	EDI: DISCOVER	Jan 08 2025 01:32:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518749753	EDI: DISCOVER	Jan 08 2025 01:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518736781	+ EDI: SYNC	Jan 08 2025 01:32:00	HH Gregg, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
518736783	EDI: IRS.COM	Jan 08 2025 01:32:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518736773	EDI: JPMORGANCHASE	Jan 08 2025 01:32:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518736774	EDI: JPMORGANCHASE	Jan 08 2025 01:32:00	Chase Card Services, P.o. Box 901003, Fort Worth, TX 76101
518736785	EDI: SYNC	Jan 08 2025 01:32:00	Lowe's, c/o Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
518736786	+ EDI: SYNC	Jan 08 2025 01:32:00	Lowes, c/o Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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518736787	+ EDI: SYNC	Jan 08 2025 01:32:00	Lowes, c/o Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
518736788	+ EDI: SYNC	Jan 08 2025 01:32:00	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
518736789	+ EDI: MERCEDES	Jan 08 2025 01:32:00	Mercedes-Benz Financial Services, Attn: Bankruptcy Dept, Po Box 685, Roanoke, TX 76262-0685
518736790	+ EDI: MERCEDES	Jan 08 2025 01:32:00	Mercedes-Benz Financial Services, P.o. Box 961, Roanoke, TX 76262-0961
518812809	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 07 2025 20:47:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518736799	+ Email/Text: DeftBkr@santander.us	Jan 07 2025 20:47:00	Santander Bank, Po Box 12646, Reading, PA 19612-2646
518736798	+ Email/Text: DeftBkr@santander.us	Jan 07 2025 20:47:00	Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563
518736797	+ Email/Text: DeftBkr@santander.us	Jan 07 2025 20:47:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
518736801	+ EDI: SYNC	Jan 08 2025 01:32:00	Sleepys/HH Gregg, c/o Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518742003	+ EDI: AISACG.COM	Jan 08 2025 01:38:00	Synchrony Bank, AIS InfoSource, LP, POB 4457, Houston, TX 77210-4457
518829228	+ EDI: AISACG.COM	Jan 08 2025 01:38:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
518736805	+ EDI: SYNC	Jan 08 2025 01:32:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518736803	Email/Text: EBN@seliplaw.com	Jan 07 2025 20:46:00	Synchrony Bank/Lowes, c/o Selip & Stylianou LLP, 10 Forest Avenue-Suite 300, P.O. Box 914, Paramus, NJ 07653-0914
518736804	+ EDI: SYNC	Jan 08 2025 01:32:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
518736810	+ EDI: TDBANKNORTH.COM	Jan 08 2025 01:38:00	TD Retail Card Services, 1000 Mac Arthur Blvd, Mahwah, NJ 07430-2035
518736806	+ EDI: WFNNB.COM	Jan 08 2025 01:38:00	Talbots, c/o Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518736807	+ EDI: WFNNB.COM	Jan 08 2025 01:38:00	Talbots, c/o Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
518812458	+ EDI: AIS.COM	Jan 08 2025 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Robert Cameron Legg	on behalf of Debtor Nicholas Malta courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4